ASSIGNMENT

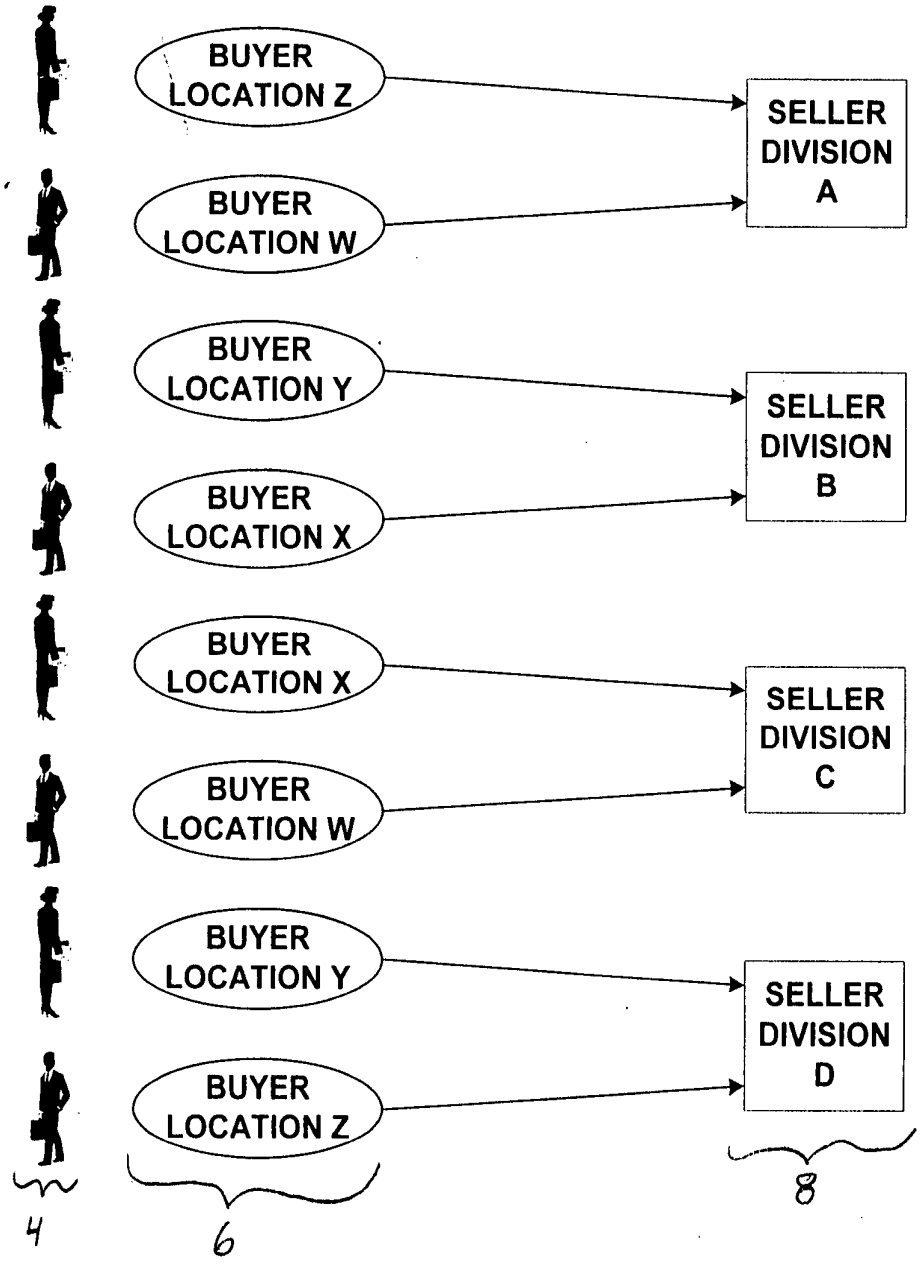


FIG. 1
PRIOR ART

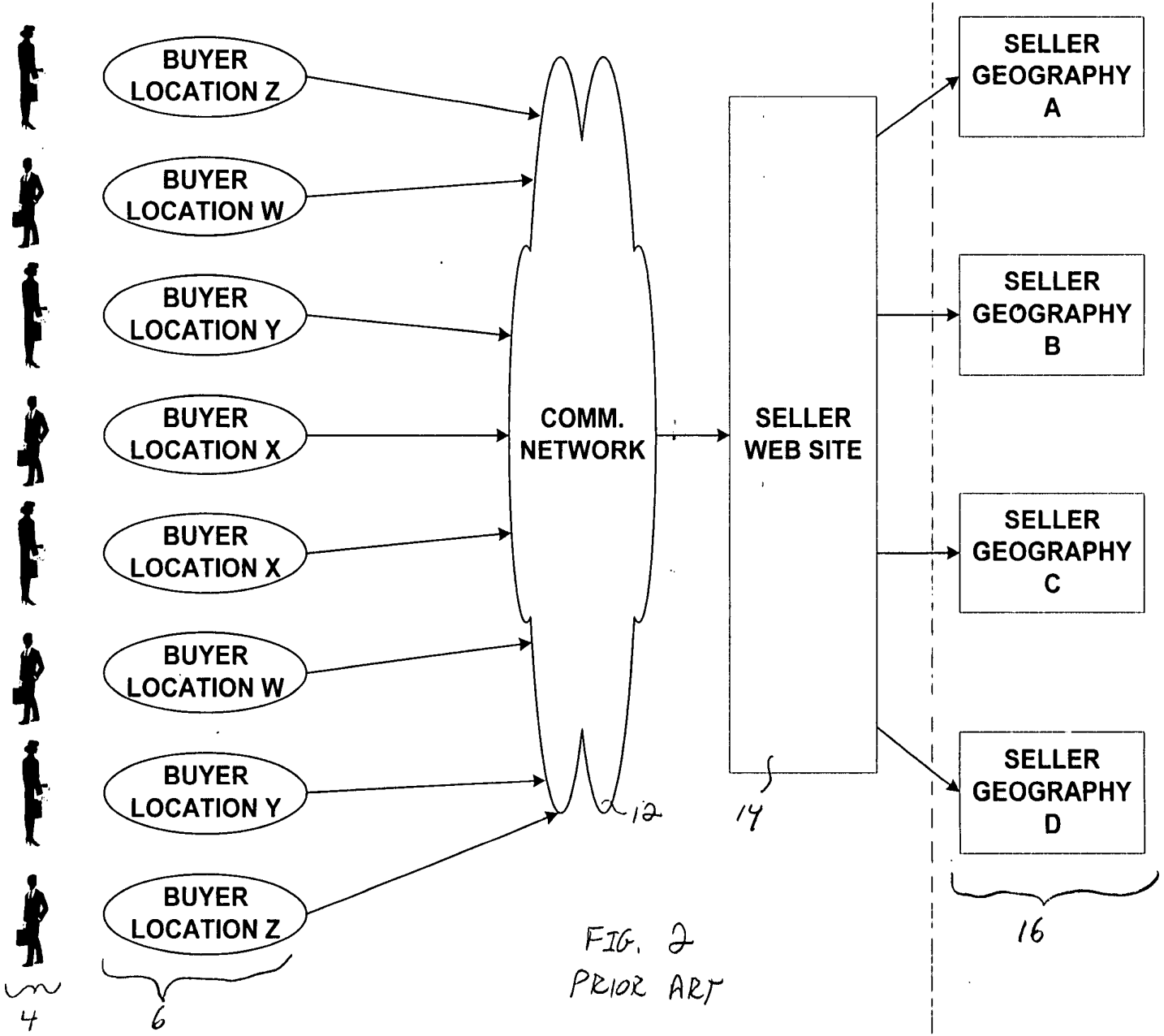
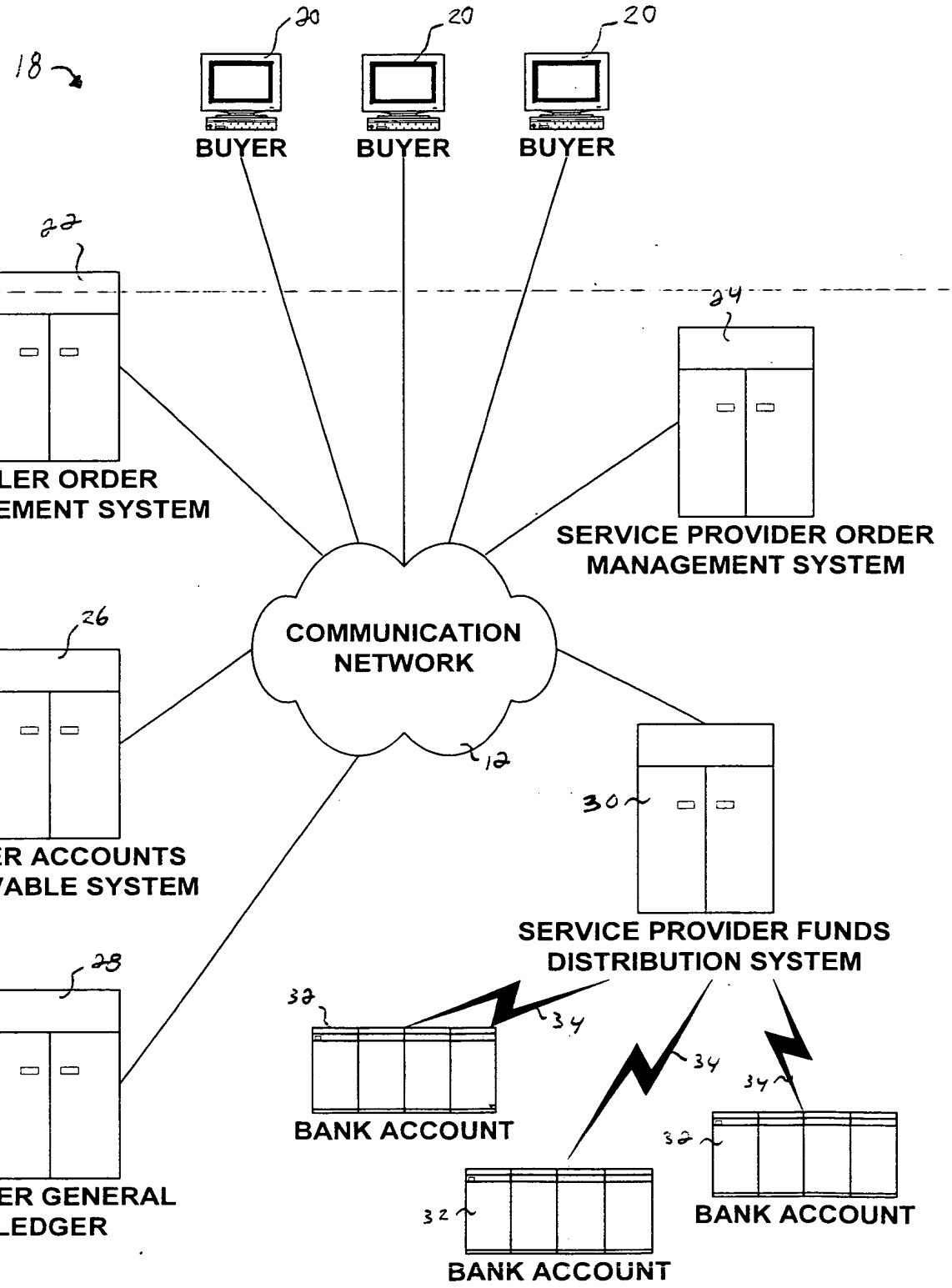


FIG. 2
PRIOR ART

FIG. 3


18
20
20
20
BUYER
BUYER
BUYER
22
SELLER ORDER MANAGEMENT SYSTEM
24
SERVICE PROVIDER ORDER MANAGEMENT SYSTEM
COMMUNICATION NETWORK
12
26
SELLER ACCOUNTS RECEIVABLE SYSTEM
30
SERVICE PROVIDER FUNDS DISTRIBUTION SYSTEM
28
SELLER GENERAL LEDGER
32
34
BANK ACCOUNT
34
32
BANK ACCOUNT
34
32
BANK ACCOUNT

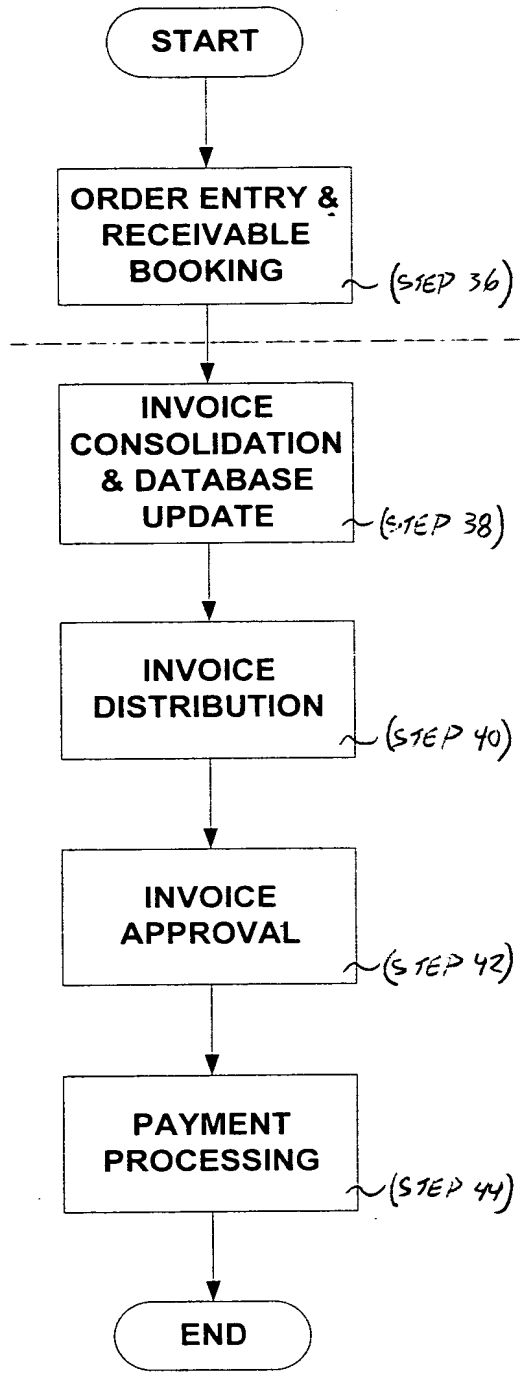

START
ORDER ENTRY & RECEIVABLE BOOKING
(STEP 36)
INVOICE CONSOLIDATION & DATABASE UPDATE
(STEP 38)
INVOICE DISTRIBUTION
(STEP 40)
INVOICE APPROVAL
(STEP 42)
PAYMENT PROCESSING
(STEP 44)
END

FIG. 4

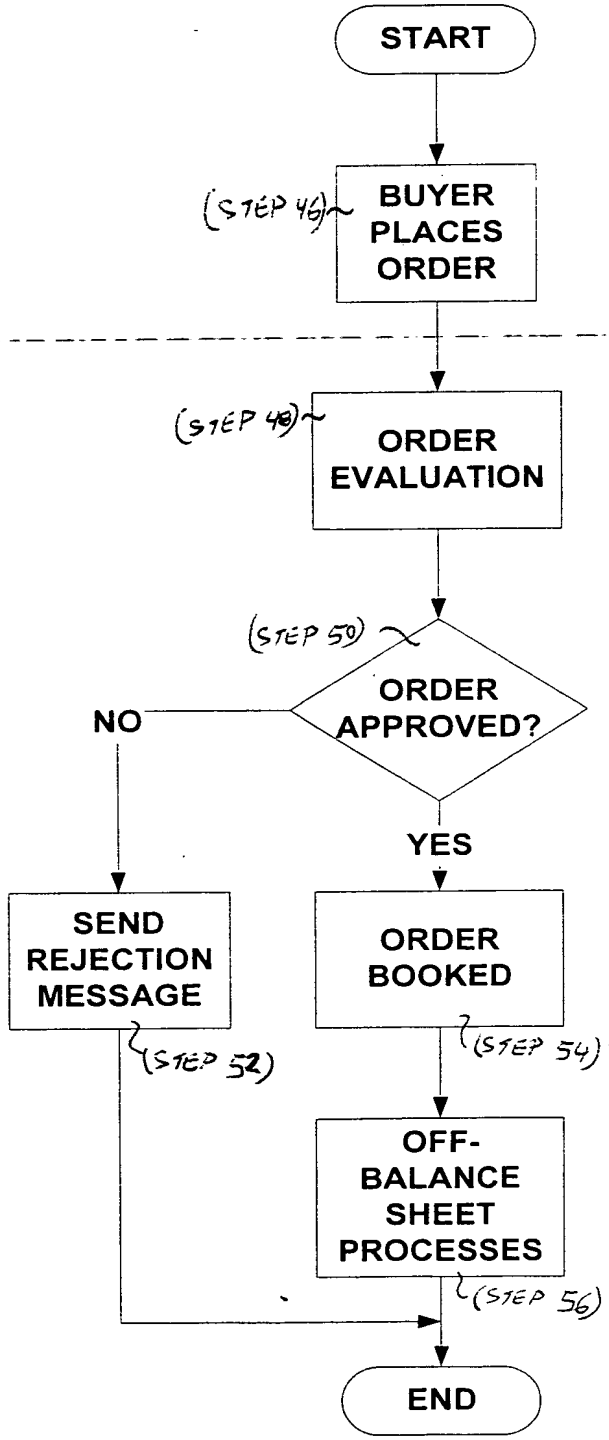

START
(STEP 46)
BUYER PLACES ORDER
(STEP 48)
ORDER EVALUATION
(STEP 50)
ORDER APPROVED?
NO
YES
SEND REJECTION MESSAGE
(STEP 52)
ORDER BOOKED
(STEP 54)
OFF-BALANCE SHEET PROCESSES
(STEP 56)
END

FIG. 5

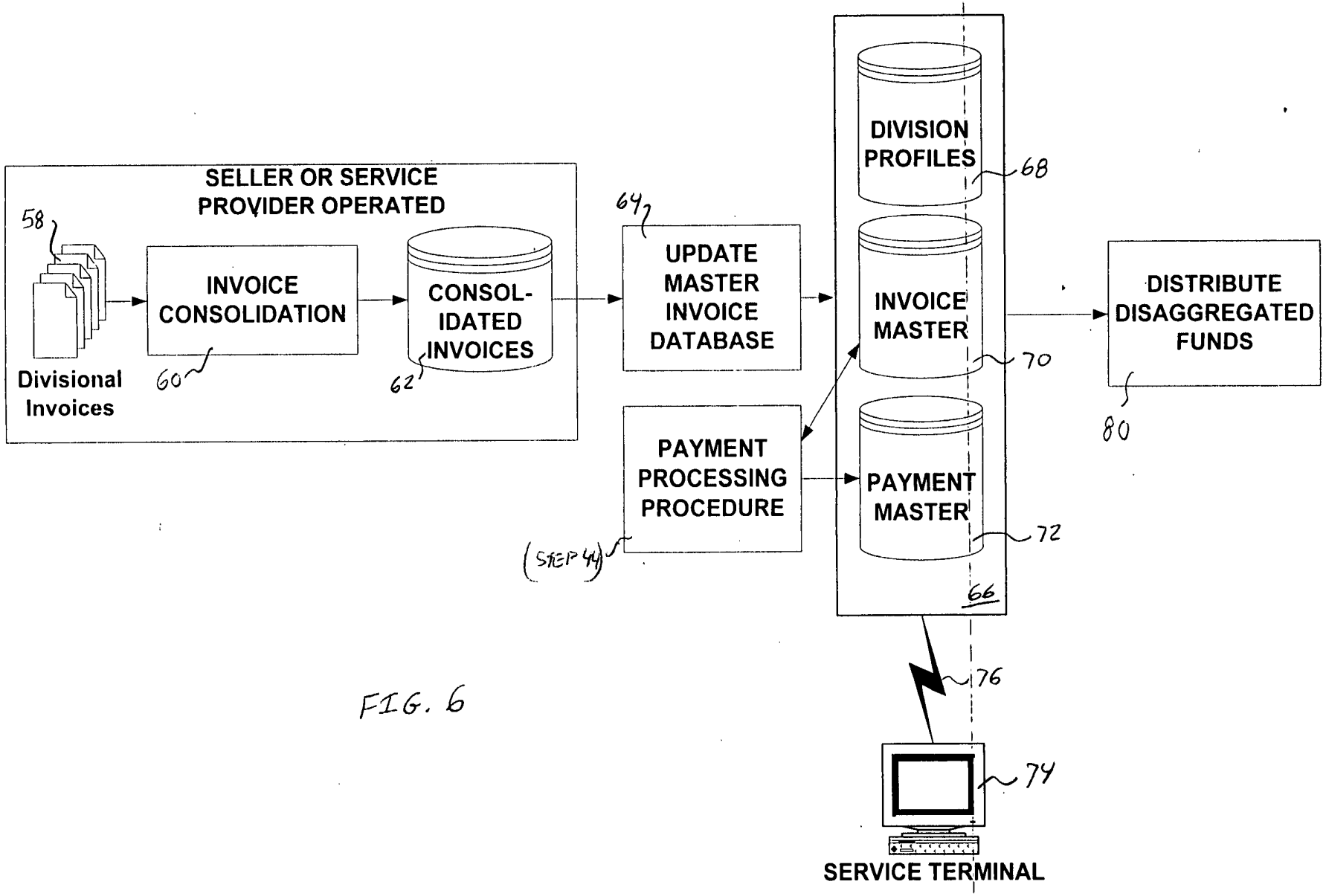
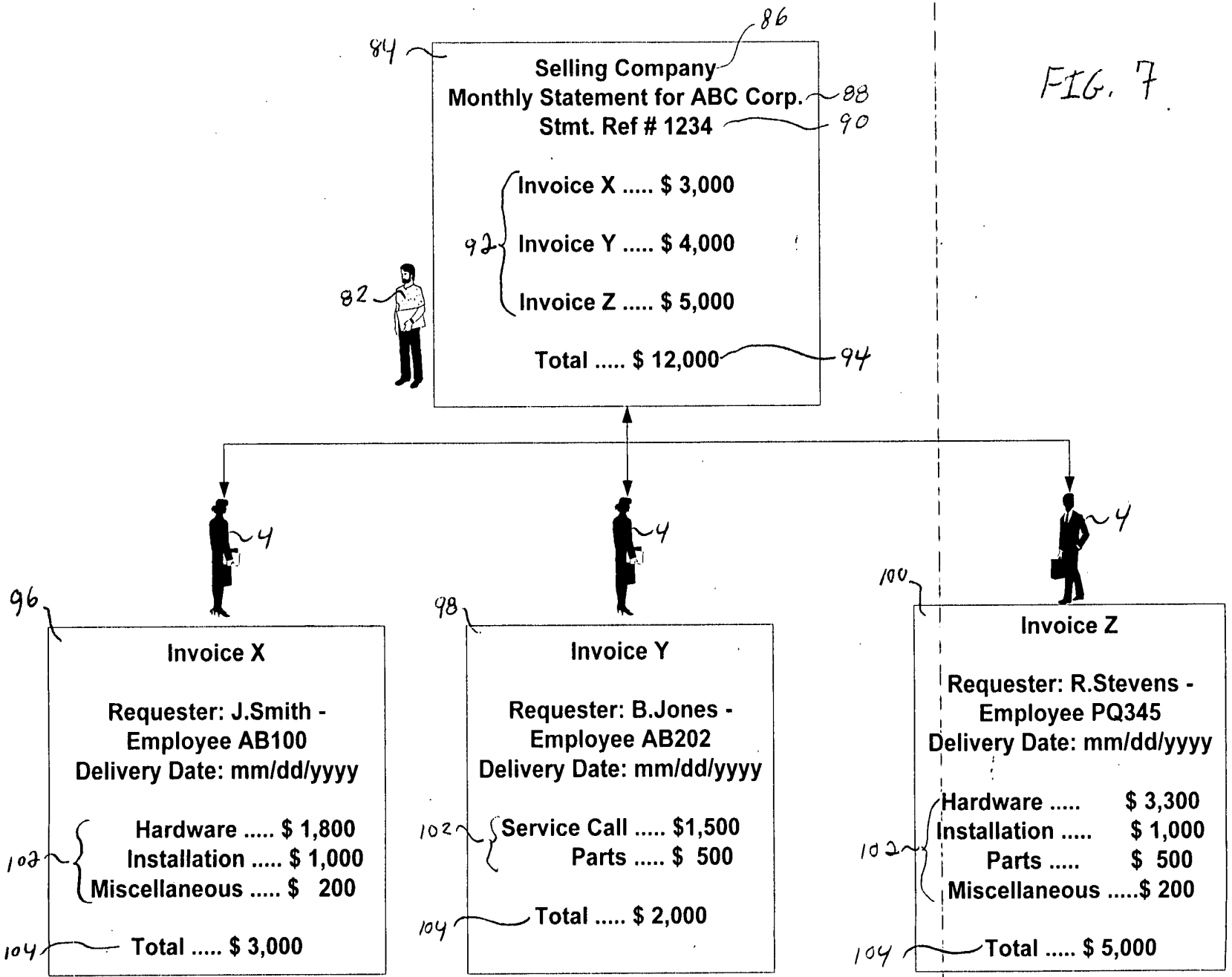

SELLER OR SERVICE PROVIDER OPERATED
58
Divisional Invoices
INVOICE CONSOLIDATION
60
CONSOL-IDATED INVOICES
62
64
UPDATE MASTER INVOICE DATABASE
PAYMENT PROCESSING PROCEDURE
(STEP 44)
DIVISION PROFILES
68
INVOICE MASTER
70
PAYMENT MASTER
72
66
DISTRIBUTE DISAGGREGATED FUNDS
80
76
74
SERVICE TERMINAL

FIG. 6

FIG. 7


84
86
Selling Company
Monthly Statement for ABC Corp.
88
Stmt. Ref # 1234
90
92
Invoice X ..... $ 3,000
Invoice Y ..... $ 4,000
Invoice Z ..... $ 5,000
82
Total ..... $ 12,000
94
4
4
4
96
Invoice X
Requester: J.Smith -
Employee AB100
Delivery Date: mm/dd/yyyy
102
Hardware ..... $ 1,800
Installation ..... $ 1,000
Miscellaneous ..... $ 200
104
Total ..... $ 3,000
98
Invoice Y
Requester: B.Jones -
Employee AB202
Delivery Date: mm/dd/yyyy
102
Service Call $1,500
Parts ..... $ 500
104
Total ..... $ 2,000
100
Invoice Z
Requester: R.Stevens -
Employee PQ345
Delivery Date: mm/dd/yyyy
102
Hardware ..... $ 3,300
Installation ..... $ 1,000
Parts ..... $ 500
Miscellaneous .....$ 200
104
Total ..... $ 5,000

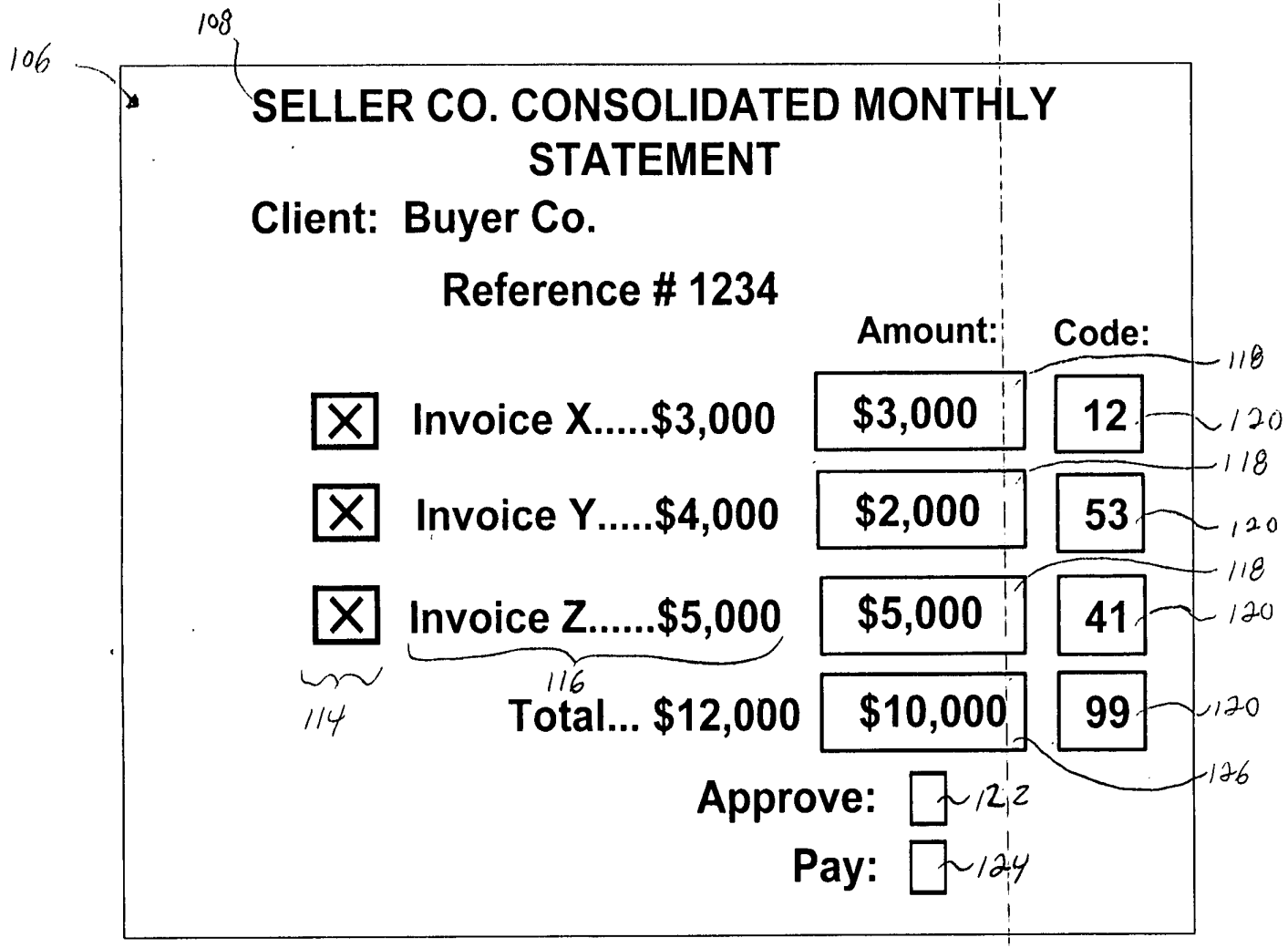
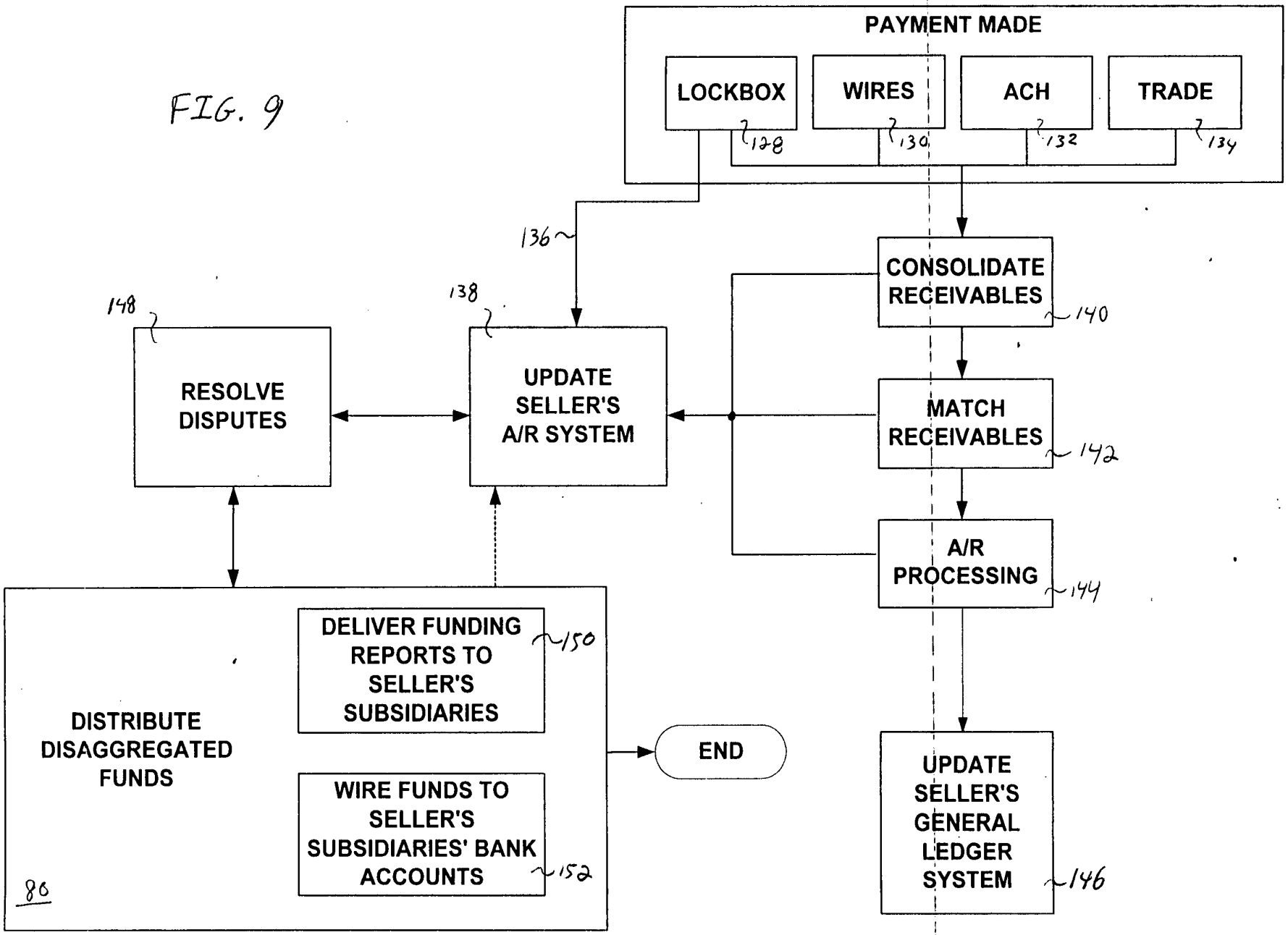

106
108
SELLER CO. CONSOLIDATED MONTHLY STATEMENT
Client: Buyer Co.
Reference # 1234
Amount:
Code:
118
Invoice X.....$3,000
$3,000
12
120
118
Invoice Y.....$4,000
$2,000
53
120
118
Invoice Z.....$5,000
$5,000
41
120
114
116
Total... $12,000
$10,000
99
120
126
Approve:
122
Pay:
124

FIG. 8

FIG. 9


PAYMENT MADE
LOCKBOX
WIRES
ACH
TRADE
128
130
132
134
136
CONSOLIDATE RECEIVABLES
140
MATCH RECEIVABLES
142
A/R PROCESSING
144
UPDATE SELLER'S GENERAL LEDGER SYSTEM
146
138
UPDATE SELLER'S A/R SYSTEM
148
RESOLVE DISPUTES
DISTRIBUTE DISAGGREGATED FUNDS
DELIVER FUNDING REPORTS TO SELLER'S SUBSIDIARIES
150
WIRE FUNDS TO SELLER'S SUBSIDIARIES' BANK ACCOUNTS
152
END
80

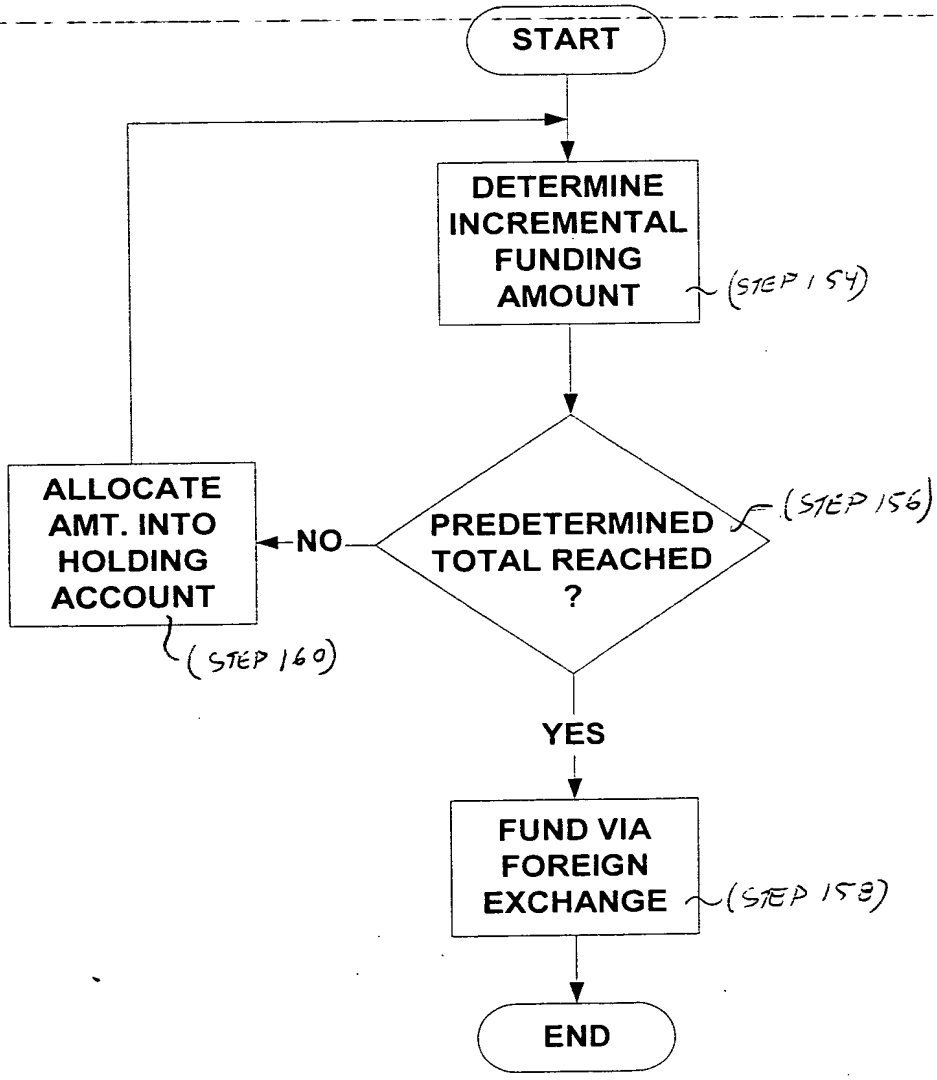

START
DETERMINE INCREMENTAL FUNDING AMOUNT
(STEP 154)
PREDETERMINED TOTAL REACHED ?
(STEP 156)
NO
ALLOCATE AMT. INTO HOLDING ACCOUNT
(STEP 160)
YES
FUND VIA FOREIGN EXCHANGE
(STEP 158)
END

FIG. 10